

**State of Indiana
2010 Health Plan Comparisons
Maximum Exposure Calculations**

Single coverage

Plan type	<u>Traditional PPO</u>	<u>CDHP1</u>	<u>CDHP 2</u>	<u>Welborn HMO</u>
Exposure elements:				
Annual employee premium	\$ 1,990.56	\$ -	\$ 546.00	\$ 1,260.74
Maximum out-of-pocket	\$ 2,000.00	\$ 4,000.00	\$ 3,000.00	\$ 2,000.00
Less state's contribution to HSA	<u>\$ -</u>	<u>\$ 1,375.92</u>	<u>\$ 826.80</u>	<u>\$ -</u>
Total exposure	<u><u>\$ 3,990.56</u></u>	<u><u>\$ 2,624.08</u></u>	<u><u>\$ 2,719.20</u></u>	<u><u>\$ 3,260.74</u></u>

Family coverage

Plan type	<u>Traditional PPO</u>	<u>CDHP1</u>	<u>CDHP 2</u>	<u>Welborn HMO</u>
Exposure elements:				
Annual employee premium	\$ 5,750.16	\$ -	\$ 1,291.68	\$ 3,355.04
Maximum out-of-pocket	\$ 4,000.00	\$ 8,000.00	\$ 6,000.00	\$ 4,000.00
Less state's contribution to HSA	<u>\$ -</u>	<u>\$ 2,750.28</u>	<u>\$ 1,650.48</u>	<u>\$ -</u>
Total exposure	<u><u>\$ 9,750.16</u></u>	<u><u>\$ 5,249.72</u></u>	<u><u>\$ 5,641.20</u></u>	<u><u>\$ 7,355.04</u></u>

Footnote: A.) Example assumes employee takes advantage of the Non-Tobacco Use Incentive.
 B.) Example assumes costs are incurred within the provider network.
 C.) Example assumes employee has an open HSA account.